

IMPOSTER SCAMS: Who are they, really?

Imposter scammers lie about who they are in order to trick you into sending money to them or provide them with sensitive information.

In **Government Scams**, the imposter will pretend to be a government agency like the IRS, Medicare, or Social Security Administration.

They may give you an official sounding case number or badge ID number.

The caller ID may even show the name of the agency they say they are calling from.



In **Financial Institution Scams**, the imposter will pretend to be from your bank or another financial institution.

They may give you an official sounding case number or seem to know about your accounts.

The caller ID may even show the name of the financial institution they say they are calling from.

They may try to make you feel very anxious that something is wrong with your accounts.



RED FLAGS:

- ✓ No government agency will call you, text you, or email you and ask for personal information over the phone or in an email or text.
- ✓ No agency will try to frighten you into acting with urgency, or to have you use gift cards to “pay fees.”
- ✓ Your bank or financial institution will not call you, text you, or email you and expect you to give them your confidential account information over the phone or in an email or text.
- ✓ Your bank or financial institution will not try to cause you to panic about your accounts being in danger or ask you to buy gift cards to “pay fees.”

WHAT TO DO:

- ✓ If you suspect a scam, hang up.
- ✓ **DO NOT** give them your personal information or account numbers.
- ✓ **DO NOT** send them money or call them with gift card numbers.
- ✓ **Call 855-444-3911** anytime to report a suspected imposter scam. You can also report it to the Michigan Attorney General at 877-765-8388.
- ✓ Hang up and call the local branch of your bank or financial institution to discuss.

www.SafeSeniors.info ♦ 231-726-7104

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